

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION

IN RE:	§	
JEANETTE ELAINE SAPPINGTON	§	CASE NO. 05-86652
DEBTOR	§	
	§	CHAPTER 13
	§	

**CERTIFICATE OF DEFAULT AND NOTICE OF TERMINATION OF STAY
AS TO 21308 SHELLY LN, ANDERSON, CA 96007**

Select Portfolio Servicing, Inc. ("Select"), as servicing agent for U S Bank National Association as Trustee of CSFB ABS Trust Series HEAT 2002-1 ("Noteholder"), its successors in interest and assigns, hereby certifies that JEANETTE ELAINE SAPPINGTON ("Debtor") defaulted under the terms of an Agreed Order Conditioning Automatic Stay (Docket Entry Number 29, entered on March 16, 2006, ("Agreed Order")) between Debtor and Select. The Agreed Order is incorporated herein by reference for all purposes. The Agreed Order conditionally modified the automatic stay of 11 U.S.C. §362.

Debtor failed to remit post-petition installments as required by the Agreed Order. Debtor and Debtor's attorney were notified of the default by letter, dated October 2, 2009, which gave notice of the October 12, 2009 deadline to cure the default, in the amount of \$10,129.09. Debtor failed to timely cure the default. Therefore, Debtor is not entitled to additional notices or opportunities to cure default.

Due to the Debtor's failure to cure the default under the terms of the Agreed Order, the automatic stay of 11 U.S.C. is now terminated as to the real property known as 21308 SHELLY LN, ANDERSON, California 96007.

Select is now free to pursue all contractual, statutory, and other remedies as are available under non-bankruptcy law, including any actions necessary to gain possession of and recover its interest in the Property.

Respectfully submitted,
BAXTER, SCHWARTZ & SHAPIRO, LLP

By: /s/ Sarah Elizabeth Sibley
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Houston, Texas 77092
Telephone 713-933-1529
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Email ssibley@logs.com
ATTORNEYS FOR Select
B&S Number: 09-008452

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Certificate of Default was noticed electronically or mailed on November 24, 2009 via regular First Class Mail, postage prepaid, as listed below:

By: /s/ Sarah Elizabeth Sibley
BAXTER, SCHWARTZ & SHAPIRO, LLP

Debtor:
JEANETTE ELAINE SAPPINGTON
4829 Tremont
Dallas, TX 75246

Debtor's Attorney:
AREYA HOLDER Law Office of Areya
Holder, P.C.
800 W. Airport Freeway, Suite 540
Irving, TX 75062

Chapter 13 Trustee:
THOMAS DWAIN POWERS
125 E. John Carpenter Frwy., Suite 1100
Irving, TX 75062-2288

United States Trustee:
1100 Commerce Street
Room 976
Dallas, TX 75242-1496

Parties Requesting Notice:

BARRETT BURKE WILSON CASTLE
DAFFIN & FRAPPIER, L.L.P.
1900 St. James Place, Suite 500
Houston, Texas 77056

Dallas County
LINEBARGER GOGGAN BLAIR &
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201 West Seventh Street
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